

**THE EFFECT OF PERCEIVED VALUE, SOCIAL  
INFLUENCE AND DIRECT INCENTIVE ON  
INTENTIONS SWITCH FOR OVO USERS IN  
SURABAYA**



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**THE EFFECT OF PERCEIVED VALUE, SOCIAL  
INFLUENCE AND DIRECT INCENTIVE ON  
INTENTIONS SWITCH FOR OVO USERS IN  
SURABAYA**

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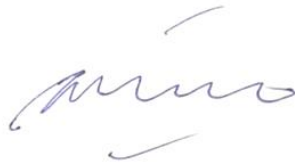
### THE EFFECT OF PERCEIVED VALUE, SOCIAL INFLUENCE AND DIRECT INCENTIVE ON INTENTIONS SWITCH FOR OVO USERS IN SURABAYA

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# **THE EFFECT OF PERCEIVED VALUE, SOCIAL INFLUENCE AND DIRECT INCENTIVE ON INTENTIONS SWITCH FOR OVO USERS IN SURABAYA**

## **ABSTRACT**

OVO is one of the mobile payment applications that is being used by many people to shop for goods and food and drinks. Although OVO is not the only company that provides mobile payment services but OVO also provides a variety of services to facilitate its users. Therefore, thesis writers want to know that whether using existing technology will lead to the desire to switch to using other mobile payment applications for OVO users in Surabaya using the direct incentive factor. The author uses Universal Theory of Adoption and Use of Technology (UTAUT) as the basis of a theoretical foundation such as Social Influence and several additional variables such as Quality Value, Emotional Value, Social Value, and Direct Incentive.

In this thesis there are a sample of 175 people who know and used the OVO application who lives in Surabaya, more than 17 years old. Questionnaires distributed via Google Form. The data analysis technique used in this paper is multiple regression analysis and the analytical tool used is IBM SPSS Statistics.

Of the 5 hypotheses proposed, there are 2 hypotheses that are rejected. Emotional Value does not significantly affect Switching Intention. This thesis also provides advice to companies and OVO management in developing the quality and level of trust of users so as not to switch to other mobile payment applications. Suggestions for writers interested in expanding this thesis writing can add several other variables such as trust and word of mouth.

**Keywords** : Quality Value, Emotional Value, Social Value, Social Influence, Direct Incentive, Switching Intention, Perceived Value, UTAUT (Universal Theory of Adoption and Use of Technology).

# **THE EFFECT OF PERCEIVED VALUE, SOCIAL INFLUENCE AND DIRECT INCENTIVE ON INTENTIONS SWITCH FOR OVO USERS IN SURABAYA**

## **ABSTRAK**

OVO adalah salah satu aplikasi mobile payment yang tengah digunakan oleh banyak orang untuk pembelian barang maupun makanan dan minuman. Walaupun OVO bukan hanya satu-satunya perusahaan yang memberikan jasa mobile payment tetapi OVO juga menyediakan berbagai macam layanan untuk memudahkan penggunaannya. Maka dari itu, penulis skripsi ingin mengetahui bahwa apakah dengan menggunakan teknologi yang sudah ada akan menimbulkan keinginan untuk beralih menggunakan aplikasi mobile payment yang lain untuk pengguna OVO di Surabaya dengan menggunakan faktor direct incentive. Penulis menggunakan Universal Theory of Adoption and Use of Technology (UTAUT) sebagai dasar landasan teori seperti Social Influence dan beberapa tambahan variabel seperti Quality Value, Emotional Value, Social Value, dan Direct Incentive.

Dalam skripsi ini terdapat sampel sebanyak 175 orang yang mengetahui dan menggunakan aplikasi OVO yang bertempat tinggal di Surabaya, telah berusia lebih dari 17 tahun. Kuisioner distribusikan melalui Google Form. Analisis data teknik yang digunakan dalam skripsi ini adalah analisis multiple regresi dan alat analisis yang digunakan adalah IBM SPSS Statistics.

Dari 5 hipotesis yang diajukan, terdapat 2 hipotesis yang ditolak. Emotional Value tidak mempengaruhi secara signifikan terhadap Switching Intention. Skripsi ini juga memberikan saran untuk perusahaan dan manajemen OVO dalam mengembangkan kualitas dan tingkat kepercayaan pengguna agar tidak beralih ke aplikasi mobile payment lainnya. Saran untuk penulis yang tertarik memperluas penulisan skripsi ini dapat menambahkan beberapa variabel lain seperti trust dan word of mouth.

**Keywords** : Quality Value, Emotional Value, Social Value, Social Influence, Direct Incentive, Switching Intention, Perceived Value, UTAUT (Universal Theory of Adoption and Use of Technology).